



SPOTLIGHT

MARCH 2008

AMERICAN INCOME LIFE & NATIONAL INCOME LIFE

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➤ 2008 EXECUTIVE COUNCIL ➤

A Monthly Publication Spotlighting Top Producers of American Income Life and National Income Life



ROGER SMITH

PRESIDENT & CEO
AMERICAN INCOME LIFE & NATIONAL INCOME LIFE

LEADER OF THE PACK

"The very essence of leadership is that you have to have a vision."

It's true — you cannot be a leader without aspirations. Those dreams separate the leaders from the followers; the followers help chase after someone else's dreams. But what the above quote fails to mention is the fact that all the goals in the world will not mean a thing if you don't have the determination and the drive to pursue them.

It's not everyone who can drum up that sort of enthusiasm, and that is what makes a true leader special.

The character and attitude needed to become a leader at AIL/NILICO is worthy of recognition. This is why we have pages in *Spotlight* dedicated to those who achieve the different stages of leadership within the company, and we mean every word of congratulations that is directed their way.

We celebrate our new SGAs and the new office openings because these are the individuals brave and ambitious enough to step forward. The same goes for LDS, as every attendee is someone who has that aforementioned vision and is beginning to find their way to the top.

With Centralized PR taking off like a rocket, the call has gone out to those dedicated enough to pursue the position of PR Manager. I cannot

wait to see who will realize their potential and join this management team.

We value our leaders for their insight. At our Executive Council Meeting this past month, some of the most skilled SGAs met to discuss topics that could well impact the company as a whole. Their input made them vital parts of the decision-making process, and I cannot imagine this planning without their presence.

So yes, leadership does require vision, insight, and objectives. But what is most vital to the position of leadership is the desire to be so.



American Income Life Insurance Company has been meeting union families' needs for over half a century. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

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SGA CAREER TRACK

New Markets Opening & Expanding

There is a growing need for ambitious leaders.

AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an e-mail to: futuresga@aillife.com.

TOTAL BONUSES PAID OUT

This month AIL and NILICO paid a total of \$1,173,303.75 in bonuses. For more information on the monthly bonuses, turn to Page 9.

REQUIRED RETENTION RATE

Effective Jan. 1, 2008, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines. The rates listed below are for *Spotlight* recognition only. Net to Gross is used only during the Producer's first eight months.

Retention:	68%
Net to Gross:	78%

LOOK FOR THE ASTERISK

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2009 Awards Presentation, are: the top SGA from each category, the top two PR Managers, the top two PR Representatives from each category, the top two RGAs, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. You can view the 2009 Convention Qualifications online at www.aillife.com or www.nilife.com. *Check your production! If there is an asterisk by your position, you could be on your way to the Beverly Hilton in Los Angeles! The convention will be held May 14-17, 2009.*

DATES TO REMEMBER

Monday, Apr. 28, 2008
All business and PR credits must be at the Home Office to count for April production.

CONGRATULATIONS

Joaquin Santos, an Individual Producer with the Jatoft-Foti Agency, achieved \$100,000 of 13-month in force premium.

Jose Lopes, a GA with the David Zophin Agency, achieved \$200,000 of 13-month in force premium.

CORRECTION

On our Year-to-Date Winners page in last month's issue, Michael Boyer was listed as the 5th YTD GA with \$175,506 Net ALP. His ranking has not changed, however, his Net ALP should have been \$347,012.

FUN

Look for  hidden in this issue!

Individual Producers



1. Roghie Hassanloo
Toronto, ON



2. Jose Lopes
Middleton, CT



3. Max Quasem
Los Angeles, CA



4. Lily Tchen
Los Angeles, CA



5. Maritza Argueta
Columbia, MD



6. Shaelagh Legus
Redmond, WA



7. I-Perfection Harris
Cleveland, OH



8. Freida Yakubov
Ft. Lauderdale, FL



9. Maifea Fetu
Auckland, NZ



10. Jamison Weatherspoon
Cleveland, OH

February Production

Name	Net ALP	NG*	Rtn	MGA	SGA
1. Roghie Hassanloo	\$26,176		87.1	Byron Paz	Josh Chalom
2. Jose Lopes	25,019		72.5	Melanie Cohen	David Zophin
3. Max Quasem	24,698		83.8		Cohen-Cohen
4. Lily Tchen	24,562		81.8	David Iriye	Cohen-Cohen
5. Maritza Argueta	22,227	96		Sabrina Lloyd	Barry Dillah
6. Shaelagh Legus	21,483		85.4	Volodymyr Derevyanyy	Altig-Orlovic
7. I-Perfection Harris	21,015	83		David Guzman	Surace-Smith
8. Freida Yakubov	20,286		86.5	Elaina Bosco	Tom Williams
9. Maifea Fetu	20,203	100			Steve Friedlander
10. Jamison Weatherspoon	19,938	97		Alex Grakhov	Surace-Smith
11. Jorell Washington	19,027	83			Robert Harris
12. Joaquin Santos	18,635		74.0	Doreen Ryan-Foti	Jatoft-Foti
13. Helen Taylor	18,548		83.4	Bobby Gujral	Altig-Orlovic
14. Natalie Lloyd	17,910	95		Sabrina Lloyd	Barry Dillah
15. Timothy Cruise	17,129		76.7		Altig-Orlovic
16. Krista Thieme	16,921		70.1		Steve Hartman
17. Damien Cameron	15,923	92		Julianna Jones	Barry Dillah
18. Alfred Brenner	15,476		75.9	Alfred Brenner	Jatoft-Foti
19. Tevita Lisiata	15,324	100		Lorenzo Lameko	Steve Friedlander
20. Darron Hacker	15,149	92		Steven Bendure	Surace-Smith

YTD Production

All Time Record to Beat
YTD: \$278,449 NET ALP ZACHARY HART

Name	Net ALP	NG*	Rtn	MGA	SGA
* 1. Freida Yakubov	\$46,182		86.5	Elaina Bosco	Tom Williams
* 2. Roghie Hassanloo	45,040		87.1	Byron Paz	Josh Chalom
* 3. Max Quasem	43,426		83.8		Cohen-Cohen
* 4. Steven Stensrud	42,891		78.9	Steven Stensrud	Altig-Orlovic
* 5. Kent Zadko	42,518		85.3	Shaun McDonald	Altig-Orlovic
* 6. Lily Tchen	42,040		81.8	David Iriye	Cohen-Cohen
* 7. Jamison Weatherspoon	40,282	97		Alex Grakhov	Surace-Smith
* 8. David Farraway	37,711		79.4	David Farraway	Altig-Orlovic
* 9. Jorell Washington	37,531	83			Robert Harris
* 10. Kevin Ishikane	36,328		69.9	Daven Hermosura	Altig-Orlovic
11. Maifea Fetu	35,973	100			Steve Friedlander
12. Amy Buskas	35,788		78.7	Lee Jeffers	Altig-Orlovic
13. Joaquin Santos	34,808		74.0	Doreen Ryan-Foti	Jatoft-Foti
14. Jose Lopes	34,410		72.5	Melanie Cohen	David Zophin
15. Maritza Argueta	33,847	96		Sabrina Lloyd	Barry Dillah
16. I-Perfection Harris	33,216	83		David Guzman	Surace-Smith
17. Timothy Cruise	33,142		76.7		Altig-Orlovic
18. Steven Edgell	31,620		69.1	Steven Edgell	Altig-Orlovic
19. Tami Dixon	31,078	98		Diego Arango-Puerta	Matt Henderson
20. Herivelto Pereira	29,541		86.8	Curt Snow	Jatoft-Foti

*Percentage of Net to Gross

Supervising Agents



1. Michael Garrett
Halifax, NS



2. Yvonne Brown
Auckland, NZ



3. Aisake Otukolo
Auckland, NZ



1. James Cunningham
Royalton, OH



2. James Aalders
Halifax, NS



3. Pamela Ladd
Rochester, NY



4. Paul Samra
Concord, CA



5. David Thomas
Flushing, NY

February Production

MONTH: \$78,033 1ST SIX MO. LORENZO LAMEKO, \$81,207 NET ALP LORENZO LAMEKO

Name	1st Six Mo. Agent	Net ALP	NG	Rtn	MGA	SGA
1. Michael Garrett	\$26,914	\$26,914	88		Harjeet Rana	Imran Satti
2. Yvonne Brown	26,392	34,592	96		Stephen Hill	Steve Friedlander
3. Aisake Otukolo	23,724	27,303	100		Lorenzo Lameko	Steve Friedlander
4. Peter LilaLilomaiaiva	23,678	27,860	100		Lorenzo Lameko	Steve Friedlander
5. Jay Meyer	20,091	30,756		87.1	Brett Gryska	Durhon Oldham

YTD Production

YTD: \$298,373 1ST SIX MO. LORENZO LAMEKO, \$443,893 NET ALP MARY ANN GAELIC

Name	1st Six Mo. Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. Yvonne Brown	\$58,274	\$67,257	96		Stephen Hill	Steve Friedlander
2. Michael Garrett	50,490	49,761	88		Harjeet Rana	Imran Satti
3. Jay Meyer	39,082	57,898		87.1	Brett Gryska	Durhon Oldham
4. Peter LilaLilomaiaiva	32,321	38,214	100		Lorenzo Lameko	Steve Friedlander
5. Christopher Williams	31,579	39,661		73.2	Renee Jeffries	Surace-Smith

General Agents

February Production

MONTH: \$195,544 1ST SIX MO. TAINA LAMEKO, \$208,278 NET ALP TAINA LAMEKO

Name	1st Six Mo. Agent	Net ALP	NG	Rtn	MGA	SGA
1. James Cunningham	\$30,244	\$31,633	95		Alex Grakhov	Surace-Smith
2. James Aalders	28,219	28,219	89		Harjeet Rana	Imran Satti
3. Pamela Ladd	23,097	59,686		72.3	Dorian Oldham	Durhon Oldham
4. Paul Samra	22,022	25,237		69.2	Cheryl Foti	Jatoft-Foti
5. David Thomas	21,561	25,079	86		Francisco Perez	Theodore Pappas
6. Rencel Jones	21,041	37,851	89			Slav Bitman
7. Michael Marion	20,307	21,654	87			Mark Hancock
8. Ashley Hendsbee	20,188	22,479	97		Brian Allt	Imran Satti
9. Gevorg Yanukyan	20,099	23,461	98		Desi Dimitrova	Allan Jennings
10. Josh Killian	19,251	32,609	94		Brett Gryska	Durhon Oldham

YTD Production

YTD: \$1,319,496 1ST SIX MO. TAINA LAMEKO, \$1,522,976 NET ALP TAINA LAMEKO

Name	1st Six Mo. Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. James Cunningham	\$60,814	\$70,704	95		Alex Grakhov	Surace-Smith
* 2. Rencel Jones	56,249	80,282	89			Slav Bitman
* 3. James Aalders	51,794	51,538	89		Harjeet Rana	Imran Satti
* 4. Michael McIntosh	51,048	66,468	87		Harjeet Rana	Imran Satti
* 5. Josh Killian	45,482	67,370	94		Brett Gryska	Durhon Oldham
6. Paul Samra	43,887	51,939		69.2	Cheryl Foti	Jatoft-Foti
7. Michael van Delft	40,732	40,500		82.1	Brian Allt	Imran Satti
8. Pamela Ladd	40,382	109,793		72.3	Dorian Oldham	Durhon Oldham
9. Kenneth Greer	36,288	47,271		74.5	Michael Laramie	Steve Greer
10. David Thomas	35,264	44,024	86		Francisco Perez	Theodore Pappas

Master General Agents



1. Lorenzo Lameko
Auckland, NZ



2. Stephen Hill
Auckland, NZ



3. Brett Gryska
Rochester, NY



4. Harjeet Rana
Halifax, NS



5. Alex Grakhov
Cleveland, OH

February Production

MONTH: \$326,483 1ST SIX MO. JEFF RIBMAN, \$364,595 NET ALP JEFF RIBMAN

Name	1st Six Mo. Agent	Net ALP	NG	Rtn	SGA
1. Lorenzo Lameko	\$147,517	\$194,064	99		Steve Friedlander
2. Stephen Hill	100,289	106,422	91		Steve Friedlander
3. Brett Gryska	83,503	141,544		69.8	Durhon Oldham
4. Harjeet Rana	59,028	68,264		69.1	Imran Satti
5. Alex Grakhov	50,047	50,723	83		Surace-Smith
6. Jim Bianchi	47,982	105,384		69.6	Durhon Oldham
7. Robert Dunn	45,337	60,582		68.1	Surace-Smith
8. Cheryl Foti	41,785	73,968		69.5	Jatoft-Foti
9. Desi Dimitrova	39,599	55,319		69.3	Allan Jennings
10. Michael Vasu	39,407	75,410		69.1	Surace-Smith

All Time Records to Beat

YTD Production

YTD: \$1,802,351 1ST SIX MO. PAUL RUMBUC, \$2,168,283 NET ALP PAUL RUMBUC

Name	1st Six Mo. Agent	Net ALP	NG	Rtn	SGA
* 1. Lorenzo Lameko	\$305,775	\$365,870	99		Steve Friedlander
* 2. Brett Gryska	169,272	276,698		69.8	Durhon Oldham
* 3. Stephen Hill	159,772	162,735	91		Steve Friedlander
* 4. Harjeet Rana	127,239	138,699		69.1	Imran Satti
* 5. Alex Grakhov	103,701	107,021	83		Surace-Smith
6. Jim Bianchi	91,678	213,956		69.6	Durhon Oldham
7. Cheryl Foti	85,853	158,773		69.5	Jatoft-Foti
8. Brian Allt	84,901	90,789		77.8	Imran Satti
9. Joseph Moore	84,627	81,186	89		Matt Henderson
10. Desi Dimitrova	74,801	105,582		69.3	Allan Jennings

All Time Records to Beat

Regional General Agents



1. Jim Bianchi
Rochester, NY



2. Harjeet Rana
Halifax, NS



3. Mitchell Duplantis
Long Island City, NY

February Production

MONTH: \$250,884 1ST SIX MO. JIM BIANCHI, \$470,822 NET ALP JIM BIANCHI

Name	1st Six Mo. Agent	Net ALP	NG	Rtn	SGA
1. Jim Bianchi	\$174,684	\$407,779		73.1	Durhon Oldham
2. Harjeet Rana	114,830	141,433		68.1	Imran Satti
3. Mitchell Duplantis	68,323	91,257		72.1	Marc Rosen
4. Francisco Perez	67,280	104,787		68.0	Theodore Pappas
5. Joseph Moore	62,032	68,474	85		Matt Henderson

All Time Records to Beat

YTD Production

YTD: \$1,989,902 1ST SIX MO. JIM BIANCHI, \$4,570,094 NET ALP JIM BIANCHI

Name	1st Six Mo. Agent	Net ALP	NG	Rtn	SGA
* 1. Jim Bianchi	\$336,892	\$778,403		73.1	Durhon Oldham
* 2. Harjeet Rana	242,591	279,027		68.1	Imran Satti
3. Francisco Perez	133,879	217,541		68.0	Theodore Pappas
4. Joseph Moore	132,018	143,764	85		Matt Henderson
5. Mitchell Duplantis	125,827	171,055		72.1	Marc Rosen

All Time Records to Beat

SGA Production



CATEGORY I
Jim Surace



CATEGORY I
Marcus Smith



CATEGORY III
Imran Satti



CATEGORY V
Allan Jennings



CATEGORY VI
Mark Hancock



CATEGORY VII
Scott Sonnenberg



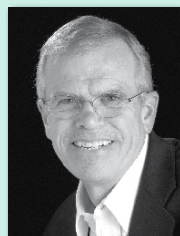
CATEGORY VIII
Robert Harris

TOP SGAs BY CATEGORY

FEBRUARY	NAME	NG	RTN	1st Six Mo. NET	Standard	% of Standard	NET ALP
CATEGORY I	SURACE-SMITH		69.7	\$309,409	\$221,000	140	\$569,912
CATEGORY III	IMRAN SATTI		68.5	118,322	89,000	133	149,636
CATEGORY V	ALLAN JENNINGS		73.4	71,660	69,500	103	109,809
CATEGORY VI	MARK HANCOCK		70.6	73,542	57,500	128	139,856
CATEGORY VII	SCOTT SONNENBERG		70.4	51,850	47,000	110	61,899
CATEGORY VIII	ROBERT HARRIS	82		44,373	32,500	137	49,028

YTD	NAME	NG	RTN	1st Six Mo. NET	Standard	% of Standard	NET ALP
CATEGORY I	SURACE-SMITH		69.7	\$584,933	\$442,000	132	\$1,071,435
CATEGORY III	IMRAN SATTI		68.5	246,084	178,000	138	290,757
CATEGORY VI	MARK HANCOCK		70.6	126,784	115,000	110	257,886
CATEGORY VII	SCOTT SONNENBERG		70.4	107,619	94,000	114	127,113
CATEGORY VIII	ROBERT HARRIS	82		78,263	65,000	120	81,251

PR Representatives



PR Manager
William Bell
Toronto, ON



Category A
Chuck Hill
Concord, CA



Category A
Nadine Boudreault
Saskatoon, SK



Category B
Al Wall
Toronto, ON



Category B
Robin Andrade
Malden, MA



Category C
Brett Hulme
Atlanta, GA



Category C
Cheryl Cook
Pittsburgh, PA

February Production

PR Manager	No. Cards	SGA
1. William Bell	6,266	Josh Chalom
2. J T Tasker	5,172	Durhon Oldham
3. Malka Arony	4,992	HO LA/Hartman

All Time PR Card Production Record
MONTH: 18,960 CARDS

Category A	No. Cards	SGA
1. Chuck Hill	4,491	Jatoft-Foti
2. Nadine Boudreault	4,412	HO CN (SK)
3. Rona Pileggi Spano	2,918	HO Chicago
4. Cynthia Layton	2,817	HO KS
5. Denise Gilbert	2,500	HO Chicago

Category B	No. Cards	SGA
1. Al Wall	6,049	Josh Chalom
2. Robin Andrade	1,484	HO MA
3. Nathan Cook	1,049	Matt Henderson
4. Vivian Dwyer	1,023	Slav Bitman
5. Lou Nell Busby	990	HO KY

All Time PR Group Production Record
MONTH: 55 GROUPS VIVIAN DWYER

Category C	Groups	SGA
1. Brett Hulme	10	HO GA
2. Cheryl Cook	5	HO PA
3. Katherine Marcantel	5	Chris Hernandez
4. Rachelle Valdez	4	HO US (UT)
5. Susan Fuldauer	3	HO IN

Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: *Must have two PR Representatives coded and meet all production requirements.* Category A = SGA categories I and II.

YTD Production

PR Manager	No. Cards	SGA
*1. Malka Arony	11,738	HO LA/Hartman
*2. J T Tasker	9,212	Durhon Oldham
3. William Bell	8,339	Josh Chalom

All Time PR Card Production Record
YTD: 61,879 CARDS DENISE BOWYER

Category A	No. Cards	SGA
*1. Rona Pileggi Spano	4,945	HO Chicago
*2. Susan Gilbert	4,879	HO Chicago
3. Chuck Hill	4,685	Jatoft-Foti
4. Nadine Boudreault	4,579	HO CN (SK)
5. Erica Dalager	4,190	HO US (MN)

Category B	No. Cards	SGA
*1. Al Wall	7,848	Josh Chalom
*2. Robin Andrade	4,037	HO MA
3. Lou Nell Busby	3,600	HO KY
4. Catherine Briggie	2,501	Steve Hartman
5. Paul Winslow	1,891	HO St Louis

All Time PR Group Production Record
YTD: 136 GROUPS KENNETH ALITIZER

Category C	Groups	SGA
*1. Brett Hulme	19	HO GA
*2. Cheryl Cook	11	HO PA
3. Richard Case	8	Surace-Smith
4. Rachelle Valdez	7	HO US (UT)
5. Katherine Marcantel	6	Chris Hernandez

Category B = All other SGA categories.
Category C = Top number of group credits signed from all SGA categories.
Also, please note, the number of leads will be used to break a tie in Category C.

BONUS

Total Bonuses Paid : \$1,173,303.75

Retention Bonus*

QUALIFIER	SGA	AMOUNT
Max Quasem	Cohen-Cohen	\$5,174.80
Lily Tchen	Cohen-Cohen	4,978.07
Freida Yakubov	Tom Williams	4,516.56
Jose Lopes	David Zophin	4,405.95
Helen Taylor	Altig-Orlovic	3,930.56
Joaquin Santos	Jatoft-Foti	3,167.95
Daniel Potilechio	Bob Olson	3,135.88
Timothy Cruise	Altig-Orlovic	2,911.99
Sean LaCroix	Altig-Orlovic	2,854.74
David Thornton	Cohen-Cohen	2,834.43

TOTAL RETENTION BONUS PAID: \$207,425.37
129 Producers Qualified

MGA Bonus*

QUALIFIER	SGA	AMOUNT
David Iriye	Cohen-Cohen	\$1,547.79
David Guzman	Surace-Smith	1,459.64
Dorian Oldham	Durhon Oldham	1,202.02
Steven Engrav	Joe Manone	1,125.17
Doreen Ryan-Foti	Jatoft-Foti	1,039.13
Brett Gryska	Durhon Oldham	674.38
Mathew MacCannell	Altig-Orlovic	629.80
Alex Gonzales	Jatoft-Foti	612.97
Elaina Bosco	Tom Williams	608.60
David Hausman	Eric Giglione	590.04

TOTAL MGA BONUS PAID: \$15,559.19
31 Managers Qualified

Reinstatement Bonus*

QUALIFIER	SGA	AMOUNT
Sami Mogannam	Jatoft-Foti	\$1,527.05
Arthur Westergren	Tom Williams	1,404.87
Hank Gordon	Bob Olson	1,276.53
Jason Beyer	Eric Giglione	919.59
Jose Sanchez	Bob Olson	838.32
David Ackerman	Eric Giglione	770.07
Balvino Cardoza	Cohen-Cohen	763.08
Julie Wells	Chris Hernandez	751.86
Olaf Johnson	Scott Keeney	743.50
Matt Pflueger	Altig-Orlovic	712.74

TOTAL REINSTATEMENT BONUS PAID: \$29,319.85
86 Producers Qualified

PR Bonus*

QUALIFIER	SGA	AMOUNT
Chuck Hill	Jatoft-Foti	\$6,943.00
Nadine Boudreault	HO CD (SK)	6,863.13
Rona Pileggi Spano	HO Chicago	3,706.80
Rodney Statham	Tom Williams	3,055.00
Al Wall	Josh Chalom	1,842.92
Brett Hulme	HO GA	1,385.00
Alina Latinsky	Paul Rumbuc	1,381.50
Brenda DiSomma	HO NJ	1,271.75
Elizabeth Farm	HO US (TN)	1,269.98
Sara Thrailkille	Steve Greer	1,191.25

TOTAL PR BONUS PAID: \$42,267.66
98 PR Reps Qualified

BR Bonus*

QUALIFIER	SGA	AMOUNT
Lorenzo Lameko	Steve Friedlander	\$13,718.96
Harjeet Rana	Imran Satti	8,860.77
Jim Bianchi	Durhon Oldham	8,789.17
Sabrina Lloyd	Barry Dillah	8,380.06
Stephen Hill	Steve Friedlander	8,000.17
Brett Gryska	Durhon Oldham	6,284.63
David Guzman	Surace-Smith	5,535.23
Michael Vasu	Surace-Smith	5,172.12
Samuel Cohen	Fred Hadayia	5,090.18
Robert Dunn	Surace-Smith	4,850.67

TOTAL BR BONUS PAID: \$371,590.09
453 Managers Qualified

New Agent Bonus*

QUALIFIER	SGA	AMOUNT
Roghie Hassanloo	Josh Chalom	\$3,661.38
I-Perfection Harris	Surace-Smith	3,243.01
Maifea Fetu	Steve Friedlander	3,030.53
Jamison Weatherspoon	Surace-Smith	2,971.54
Maritza Argueta	Barry Dillah	2,617.26
Shaelagh Legus	Altig-Orlovic	2,423.36
Charles Zwicker	Altig-Orlovic-Deley	2,250.68
Lee Jeffers	Altig-Orlovic	2,225.07
Pat Madsen	Altig-Orlovic	2,113.01
Kent Zadko	Altig-Orlovic	2,052.76

TOTAL BR BONUS PAID: \$507,141.59
1,167 Producers Qualified

THE 2008 EXECUTIVE COUNCIL



The AIL/NILICO Executive Council has played a huge part in the development and success of the company. This collective of minds is responsible for many of the ideas that have shaped AIL/NILICO.

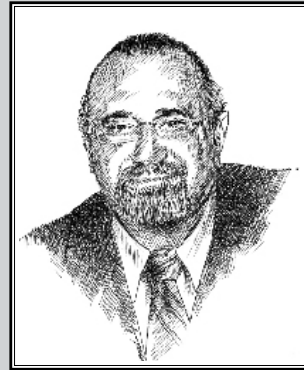
The Executive Council met in March at The Cloister in Sea Island, Georgia. This location boasts a proud history, including having housed the 30th annual G8 Summit, where President George Bush hosted the heads of state of the world's major industrial powers.



The Executive Council is composed of State General Agents who have been selected from different categories throughout the company.



Rick Altig



Josh Chalom



Chad Deley



Theodore Pappas



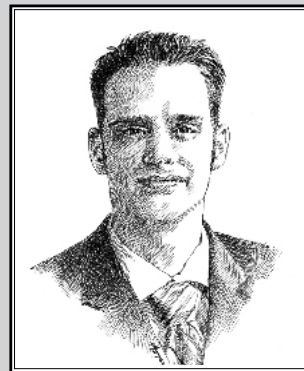
Paul Rumbuc



Imran Satti



Steve Friedlander



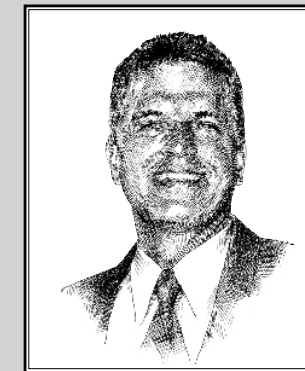
Rob Hay



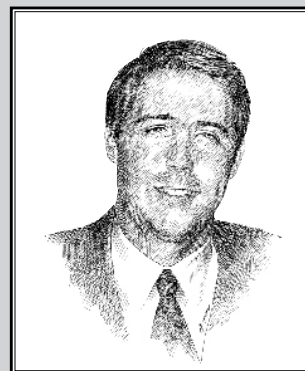
Ilija Orlovic



Marcus Smith



Jim Surace



Tom Williams

Advertising Materials and Scripts — Review and Approvals Required

Virtually all State and Provincial Insurance Departments have regulations concerning advertising. Most all require that any advertisement be reviewed and approved by the Home Office.

Our Company policy requires all materials that your agency uses when dealing with prospects or policyholders, if not provided by American Income or National Income, to be forwarded to our office for review. All lead letters must be approved prior to mailing. Be sure your lead letters clearly state the AD&D coverage is provided through “[American Income Life Insurance Company](#)” or “[National Income Life Insurance Company](#).” The full company name should be used, not just American Income Life or National Income. Also, the lead letter should state “an American Income (or National Income) representative will be calling to set up an appointment to deliver the benefits and explain other insurance coverage available to them.”

In addition to lead letters, any [forms](#) used, [presentations](#), [phone scripts](#), or [letters](#) sent to a policyholder regarding American Income or National Income should be sent to Home Office for review. We are not mandating that you use specific forms or scripts, but we do want to preview what is being used when representing the Company prior to use. A confirmation will be sent once we have completed the review.

The NAIC Model Regulation defines “Advertisement” as:

ad • ver • tise • ment

—noun

material designed to create public interest in life insurance or annuities or in an insurer, or in an insurance producer; or to induce the public to purchase, increase, modify, reinstate, borrow on, surrender, replace, or retain a policy.

FACT: the States require that if any benefit is mentioned in a brochure or flyer, all limitations must also be detailed.

FACT: if you refer to a recommendation by any commercial rating system (example A.M. Best) you must clearly indicate the purpose of the recommendation and the limitations of the scope and extent of the recommendation.

Please make sure any ads you are placing when recruiting agents are not misleading regarding the independent contractor position or compensation ranges anticipated. The agent needs to clearly understand their commissions are based on sales results.

If you have any questions about your materials, please contact the Home Office.

LDS



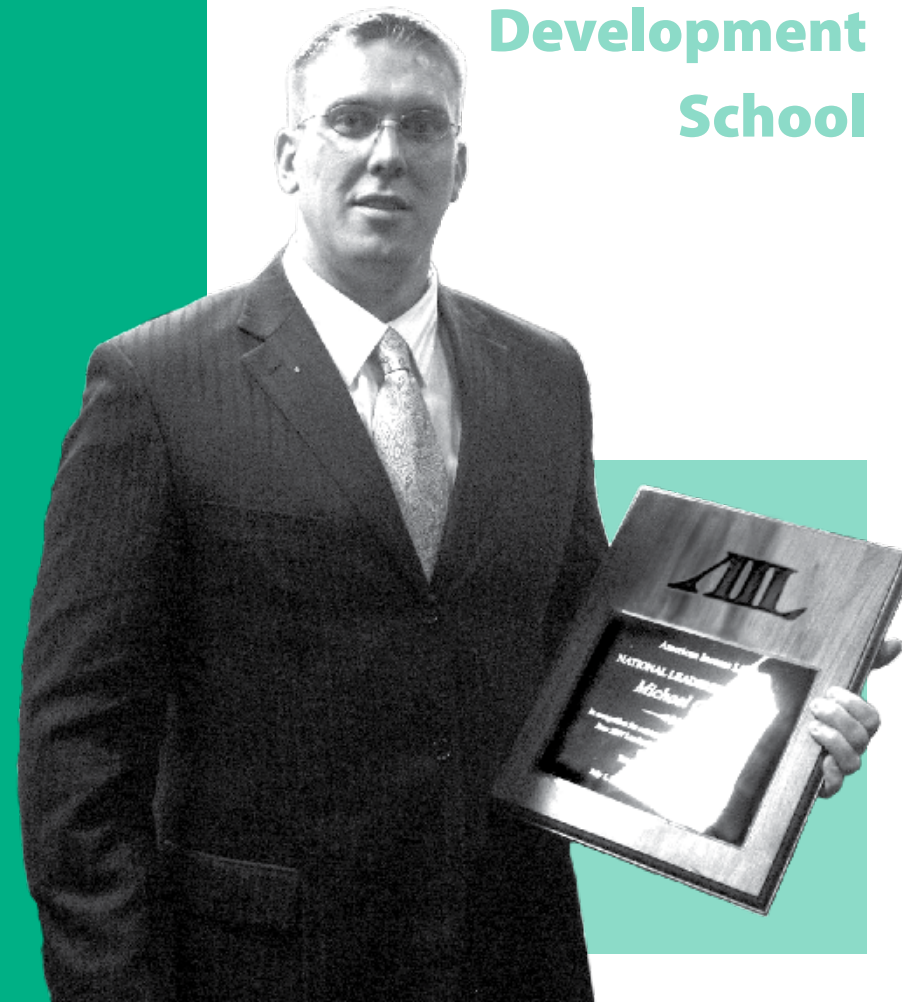
The Leadership Development School has a long-standing history of shaping and training the future leaders of AIL/NILICO. The lessons taught at LDS are invaluable for those who wish to run their own agency and follow the SGA career track.

For the very first time, February’s school was held at the Torchmark Headquarters located in McKinney, Texas. Attendees were privileged to hear a presentation from Torchmark Executive Vice President Glenn Williams, as well as speeches from SGAs Scott Sonnenberg, Rob Hay, Barry Dillah, Marcus Smith, and Chris Hernandez. Many of the Home Office executives also shared their advice and lessons with the company’s rising stars.

Furthermore, Michael Quirk, who attended the previous June’s LDS, was presented with his award for the highest Net ALP achieved within six months.

The next LDS will be held in June. Speak with your SGA if you are interested in attending.

Leadership Development School



& American Income & National Income

Proudly Present

A New Labor Advisory Board Member



Sean McGarvey

*Secretary-Treasurer
Building and Construction
Trades Department*

Secretary-Treasurer Sean McGarvey has become the newest member of the AIL/NILICO Labor Advisory Board.

McGarvey was born and raised in Philadelphia, PA. He graduated from Cardinal Dougherty High School in Philadelphia and attended the St. Joseph's University of Philadelphia Labor Relations program. Later, he participated in Harvard University's Trade Union Program and earned his Bachelor of Arts in Union Leadership and Administration and Labor Studies from the National Labor College.

He started his career with the International Union of Painters and Allied Trades (IUPAT) in 1981 as an apprentice glazier with Glazier's Local 252 in Philadelphia. Within three years, he graduated to journeyman status.

He was later elected recording secretary of his local after 14 years in the field as an apprentice, journeyman, shop steward, foreman and general foreman. Sean served as an elected business representative for Local 252, and later he was appointed as a general president's representative for the Painter's International and then Assistant to the General President, where he concentrated on internal reorganizing of IUPAT local unions and district councils.

In 2000, Sean was elected General Vice President At-Large. In May 2002, he was appointed political director for the IUPAT, where he directed IUPAT's governmental affairs department. In 2004, Sean was re-elected as IUPAT General Vice President At-Large.

Then in October 2005, he was elected as Secretary-Treasurer of the Building and Construction Trades Department.

McGarvey and his wife Tina currently reside in Oak Hill, Virginia. He has been married for 22 years and has two lovely daughters: Kerri Ann, 20, and 17-year-old Kelsey Marie.

Welcome to the LAB, Sean McGarvey!

Happy Anniversary

26 Years of Service

Gary Bleier

25 Years of Service

Malka Arony

22 Years of Service

William Verbeten

18 Years of Service

Brenda DiSomma
Kenneth Madden

17 Years of Service

Roger Fung
Kelly McDonald

12 Years of Service

Steven Engrav

11 Years of Service

David Brister

10 Years of Service

Randy Stockley

9 Years of Service

Bob Olson

8 Years of Service

Rob Hay
Earnest Loveless

7 Years of Service

Jean Brinkmann
Loren Cardwell
Scott Florin
Rebecca Klebsch
Krista Thieme
Benjamin VanFossen

6 Years of Service

Frances Christie
John McGrath
Russ Morris
Herivelto Pereira
Brenda Stipanovich

5 Years of Service

Philip Anderson
Rachel Arenas
Michael Bromberg
Melic Fadel
Omar Hashimi
Adam Herman
Adam Kahn
James Larkin
Brett Neal
David Solomonov

4 Years of Service

Mitchell Duplantis
Iryna Sushkova
Hovhannes Ter-Martirosian
Michael Zorn

3 Years of Service

Corey Carbon
James Isip
Felili Maiava
Clayton Menezes
Rickie Sasser
Andrea Yee

2 Years of Service

Brian Blair
Richard Carter
Hector Dessis
Timothy Ericson
Qiana Harder
Blanton Harper
Larhonda Hildebrandt
Debra Hurd
Renee Jeffries
Josh Killian
Benson Kim
Taina Lameko
Joel Michael
Ryan Nishio
David Orrico
Marissa Pascual
Matt Pflueger
Martha Souto
John Sparby
Bianca Zaragoza

1 Year of Service

Selina Asiata
Christopher Babel
Christopher Bremner
Joseph Cavalea
Jaime Cervera
Maryna Danielian
Dillard Davis
Robert Decker
John Gawinski
Alvin Hagens
Daniel Harrison
Alex Herman
Evan Holzhauser
Lionel Hurst
Corby Jespersion
Rencel Jones
Maurice Jordan
David Kearns
Dustin Klingebiel
Matthew Krapfl
Jeff Lamar
Tupou Lauifata
Everett Law
Keith Litterst
Melissa McCall
Delaunda Milner
Emil Mohareb
Joseph Moskwa
Fialelei Naititi
Kevin O'Connor
John Olson
Michael O'Rourke
Arnold Pacleb
Louis Paganucci
Jonathan Russell
Atta Saleh
Norma Sauls
Jason Smith
Charles Stutz
Lee van Delft
Pao Vue
Huihann Wee
Averyll West-Washington
Lorna Ying

Promotions

State General Agent

Simon Arias

Travis Moody

Regional General Agent

Matthew Ho
James Isip

Hyungjun Kae
David Melcher

Master General Agent

Noel Ables
Brock Adams
Brooke Alexander
Kirk Alexander
Jackie Alston
Christopher Babel

Lindsay Bennett
Kedric Davis
Matthew Davis
William Doremus
Brock Graff
Benham Halali

General Agent

Michael Sakiewicz

Eric Aron
Nicholas Engrav
Henry Getty
Sharif Grays
James Hurlburt

Ryan LeBaron
Robert Lynam
Clifford Mekelburg
Natalie Soboleva
Taneshia Solomon

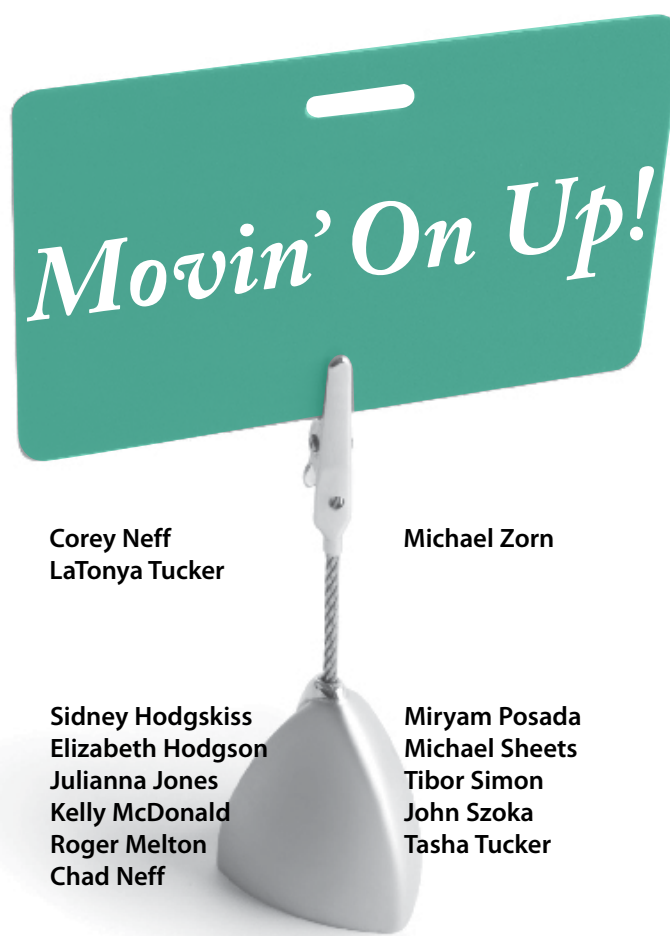
Supervising Agent

Ala Awad
Jason Bianco
Beverly Brooks
Chad Derrick
Jennifer Doyle

Andrew Driscoll
Maria Greene
John Harrison
Danielle Jankowski
Sonia Marin

Petrice Adams
Aisha Baxter
Stanley Blind
Andrew Brinkmeyer
Michael Brown
Damien Cameron
Cherry Clarke
Angela Coleman
Gina Congi
Scott Coutcher
Gemayel Cowser

Nicholas Dwyer
Marlon Edwards
Steven Farless
Maifea Fetu
Brandin Foos
Collin Germann
Jeremy Gray
Sundeeep Grewal
Dorothy Henkel
Gerald Hock
John Hollins



Corey Neff
LaTonya Tucker

Michael Zorn

Sidney Hodgskiss
Elizabeth Hodgson
Julianna Jones
Kelly McDonald
Roger Melton
Chad Neff

Miryam Posada
Michael Sheets
Tibor Simon
John Szoka
Tasha Tucker

David Walton

Andromeda McClenahan
Jason Ocean
Todd Royer
Andrew Skarka
Michael Thomas

Benton Tong
Loralee Vasquez
Lenard Walker
Huihann Wee
Eric Zweifel

Evan Holzhauer
Matthew Jack
Johnny Johnson
Christina Lanzer
Brent Leathers
Brett McCoy
Tiffany Membrely
Hoang Ngo
Jamie Rutan
Chandler Sanzari
Kristann Sloan

Kurt Smith
Michael Solomona
Daniel Storm
Anthony Theriault
Tevita Uasilaa
Lanajo Wagnon
Alba Wandurraga
Samantha Yearwood

New State General Agents

Congratulations to the newest members of our SGA Team.

These gentlemen have stepped forward to become the newest agency leaders of AIL/NILICO. They were chosen for their leadership skills, their outstanding production history, and their willingness to be a team player. Welcome, Simon and Travis, and good luck!



Simon Arias
Pittsburgh, PA



Travis Moody
Louisville, KY

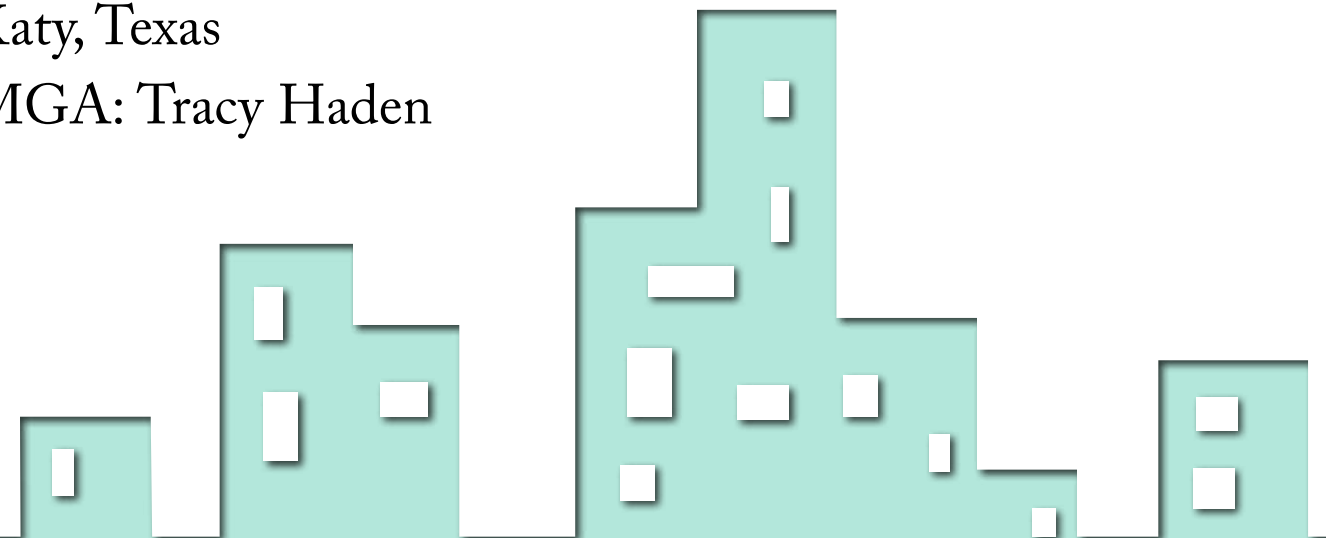
Watch Us Grow!

Our company is constantly expanding, and we take great pride in announcing the newest office opening.

The Steve Greer Agency

Katy, Texas

MGA: Tracy Haden



52.5% 55% 57.5% 60%

MONETARY DONATIONS

American Income & National Income

- Gave \$3,500 to the *National Labor College* for their Presidential Installation.
- Donated \$5,000 to *AIDS Foundation Houston*.
- Presented \$5,000 to the *Coalition of Black Trade Unionists* for their 37th International Convention.
- Contributed \$2,500 to the *Labor Project for Working Families*.
- Donated \$5,000 to the *UWUA Fisher House Foundation Incorporated*.
- Gave \$3,200 to *IUPA* for their 2008 Convention.
- Contributed \$2,500 to the *National Interfaith Committee for Worker Justice*.
- Presented \$50,000 to *The American Friends of the Yitzhak Rabin Center* for the legacy dinner honoring James P. Hoffa.
- Gave \$5,000 to *America's Agenda: Health Care for All*.
- Donated \$5,000 to the *Congressional Hispanic Caucus Institute*.
- Gave \$2,500 to the *DC Labor Film Festival*.
- Presented \$2,500 to the *Actors' Equity Foundation*.
- Contributed \$25,000 to the *Economic Policy Institute*.
- Donated \$5,000 to the *LGBT Labor Leadership Initiative*.
- Gave \$4,000 to the *Motion Picture & Television Fund*.
- Presented \$4,500 to the *UFCW Western States Council*.
- Gave \$1,000 to the *Jewish Labor Committee*.
- Donated \$2,500 to the *BCTD Conference Fund*.
- Presented \$5,000 to *Campaign for America's Future*.

Top Contributions of Centralized PR

- Donated \$2,000 to *Child Find BC*. (HO CD - BC)
- Presented \$1,000 to *CSWU 1611* for their golf tournament. (HO CD - BC)
- Donated \$1,000 to the *Metropolitan Baltimore AFL-CIO Leadership Conference*. (HO DC/MD)

Top Contributions of Centralized PR (cont.)

- Gave \$1,000 to *IUE-CWA Reg. 8* for the *William S. Wright and Cecil Onion Scholarships*. (HO IN)
- Donated \$708.28 to the *IN AFL-CIO* for giveaways at their convention. (HO IN)
- Presented \$1,250 to *Laborers 300* for their 100th Anniversary Celebration Scholarship and Dinner. (HO LA/OC)
- Gave \$3,500 to *Labor411*. (HO LA/OC)
- Donated \$1,000 to the *NJ AFL-CIO*. (HO NJ)
- Contributed \$1,000 to the *CE Memphis Redbirds' Family Day*. (HO US - TN)
- Donated \$1,250 to the *Bernie Buckley Golf Tournament*. (HO US - NV)
- Presented \$770.87 to *IBT 995* for their golf tournament. (HO US - NV)

The Jatoft-Foti Agency's Top Contributions

- Contributed \$2,032.50 to *Instituto de la Raza* for refreshments at their meeting.
- Donated \$1,457.27 to the retirement dinner for UFCW President Don Hunsucker.
- Presented \$737.60 to *UFCW Local 8* for their International Executive Board Meeting.
- Contributed \$4,020.38 to *Teamsters Joint Council 38* for their all-charity and conference golf tournaments.
- Donated \$500 to *Clear Channel Media* for the *Yeah Baby Family Expo 2008*.
- Gave \$1,000 to the *Mesothelioma Research Foundation of America* for the *Roger Hamilton Golf Tournament*.
- Presented \$550 to the *California Central Labor Council* for their golf tournament.
- Donated \$1,000 to *South Bay COPE* for the 2008 Honorees Dinner.

Total \$164,476.90

PERSPECTIVE



SCOTT SMITH

EXECUTIVE VICE PRESIDENT
& CHIEF MARKETING OFFICER

COMMITTING TO SUCCESS

THINKING POSITIVELY CAUSES GOOD EFFECTS

It has been said that the happiest people are not those without problems but those with the surest solutions. Every problem makes you think, but it is what and how you think that will determine how you address the problem, maybe even create a blueprint for how you treat all mental matters. Can you transform the issue at hand to make it a positive asset — lemonade from lemons, as they say? Things sometimes get bleak, but it is your reaction that will determine success or sometimes tolerance to failure. Make up your mind, once and for all, to address the day's issues in an aggressive manner that results in a positive outcome! Easier said than done? Not really, with a commitment to positive thinking!

DETERMINE THE PRICE TO BE PAID FOR SUCCESS

When chasing success, the price is not negotiable. You always must pay in advance, and there is no discount to be taken advantage of. When the price of success is determined, it must be paid without deviation. No excuses. That is why it is so important to know the price *you* must pay, because sometimes that price affects others. Is the price of success fair?

WORK AT MAXIMUM EFFORT

A given fact, indeed, but what's interesting about this step is that only you can measure if maximum effort is being applied. This is the spot where failure occurs most often, because the wanna-bes and the slackers cannot be inspected, and they know it.

MEASURE IN SMALL INCREMENTS

I have had agents tell me on more than one occasion they "had a bad month." This exchange bothers me more than I can express. How can you possibly have a bad month? Were all 30 days bad? In our business, I

believe you are entitled to a bad appointment — maybe an uncooperative customer. Okay, it happens. But is it feasibly possible to book a month's worth of these individuals?

Same scenario should be used with measuring the good things — they only occur in small increments. If success was driving across the entire country, imagine how much fun it would be reveling in each and every mile rather than celebrating at the very end.

Additionally, a performance deviation caught early is much easier to get back on track rather than the train out of control. By measuring either success or failure in small increments, there is either more celebrating or quicker corrective action, both of which are good.

NEVER GIVE UP

In every failure, there is a seed to a greater success through lessons learned for future reference. That's called experience. A little more persistence, a little more effort, and a little more creative thinking can turn hopeless failure into magnificent success.

I have never achieved a goal because my effort lacked. I will not be outworked, and I won't be outhustled, period. I set plenty of time aside for my family and the social activities I enjoy, but I can assure you I have worked a part of every day of the past 25 years.

Funny thing is the job didn't require the effort, so much as I did. It's impossible to cope with failure if maximum effort was not put forth.

There is a price tag on everything worthwhile, and it is seldom monetary. The price is sometimes higher than people expect, but you decide if you want to pay that price and you make the commitment. It's not easy, but the success you desire, if worth the price, is right around the corner.

Is your
Production
Worthy
of a *Golden*
Globe?

SEE YOU ON THE RED CARPET



2009 Convention: May 14-17, 2009

Stay at the Beverly Hilton, home of the Golden Globe Awards

For complete Convention Qualifications, go to:
www.aillife.com/agency/spotlight/maingtl.htm

the
BEVERLY HILTON



Retention Bonus

Total

\$207,425.37

QUALIFIER	BONUS*
Max Quasem	\$5,174.80
Lily Tchen	4,978.07
Freida Yakubov	4,516.56
Jose Lopes	4,405.95
Helen Taylor	3,930.56
Joaquin Santos	3,167.95
Daniel Potilechio	3,135.88
Timothy Cruise	2,911.99
Sean LaCroix	2,854.74
David Thornton	2,834.43
John Cochrane	2,777.03
Scott Hanna	2,772.02
Krista Thieme	2,707.51
Jinzhou Zhao	2,690.88
David Faraway	2,684.91
Greg Stewart	2,676.02
Harpreet Gujral	2,667.43
Alfred Brenner	2,630.97
Nestor Aramayo	2,518.09
Naveen Eapen	2,456.73
Sidney Hodgskiss	2,418.59
Alex Bluhm	2,372.75
Yevgeniy Kashkin	2,294.59
Gregory Hayman	2,266.61
Eric Miller	2,237.11
Herivelto Pereira	2,209.73
Arnold Iacoviello	2,201.47
Ed Olfert	2,197.01
Valerie Capano	2,138.46
Candace Engelson	2,070.84
Kevin Appasamy	2,038.02
Jay Meyer	2,026.24
Joey Kennedy	1,992.21
Kelly McDonald	1,922.47
Bonnie Williams	1,899.72
Paramjit Sangha	1,888.62
Randolph Souliers	1,862.27
Earle Harris	1,842.65
Gabriel Santos	1,835.36
Pamela Ladd	1,834.92
Leon Thompson	1,807.76
David Jackson	1,803.57
Scott Remmey	1,796.68
Dawn McElwain	1,781.71

QUALIFIER	BONUS*
Rudi Camenzind	\$1,755.01
MicKenzie Linse	1,754.00
Anel Fernandez	1,745.82
David Boshard	1,731.78
Jesse Wise	1,728.37
Steven Edgell	1,686.20
Diana McNair	1,667.83
Samantha Chui	1,667.27
Richard Carter	1,650.68
Todd O'Neill	1,647.90
Michael Boyer	1,637.08
Douglas Bauknecht	1,622.10
Karen McQuoid	1,598.03
Bradley Ellison	1,592.44
Katherine Georgiou	1,564.60
Thomas Tulowiecki	1,519.21
Kevin Haines	1,510.04
Diego Arango-Puerta	1,503.60
Andrea Yee	1,503.56
Allison Bankowski	1,495.97
Herbert Adams	1,484.59
Barbara Stillwell	1,448.26
Naera Pomare	1,445.18
Bradley Kampmeier	1,444.09
Tony Motley	1,442.89
Grant Sharp	1,373.20
Larry Bolinske	1,348.78
Ricardo Subero	1,330.86
Paul Smoley	1,322.14
Kenneth Madden	1,309.56
Earnest Loveless	1,294.27
Patrick Parisi	1,274.67
Lovely Johnson	1,253.66
Mark Bleier	1,244.47
Timothy Dawe	1,241.57
John Farley	1,225.71
Michael Snow	1,222.16
Douglas Zigby	1,210.83
Tyler Hunt	1,210.52
Samuel Cohen	1,207.30
Nancy Myers	1,205.63
Bradley Kincaid	1,202.17
Hank Gordon	1,201.03
Tasha Tucker	1,161.65

QUALIFIER	BONUS*
Sharon Nigota	\$1,159.15
Clayton Menezes	1,141.04
Samson Adelufosi	1,065.62
Nikki Woods	1,027.92
Robert Shafer	996.82
Benjamin Eggen	963.78
Robert Ulreich	940.32
David Williams	935.28
Joanne Marks	925.15
Natalie Linker	910.18
Lacey Stoor	903.36
Chad Neff	902.29
David Romfoe	880.62
William Gordon	868.47
Lorena Barriere	868.20
Desi Dimitrova	842.36
Anita Facundo	836.91
Christy Starr	821.88
Sara Welch	773.01
Raymond Risucci	771.47
Al-Karim Walji	761.58
Beth Snow	759.82
Lee Croft	759.57
Patricia Longenecker	742.48
Sami Mogannam	725.41
Donald Wold	642.82
Marc Younger	623.29
Erickson Bencosme	620.63
Rickie Sasser	614.94
Carole Rossman	605.35
Matthew Kernan	597.75
Richard Davis	586.07
Andrea Barenholtz	513.78
Bedis Kilani	502.14
Jared Mlinarich	481.83
Sabrina Lloyd	479.91
Ewa Marinaccio	474.18
Kevin MacKinnon	467.89
Gabriel Feldmann	465.65
Gregory Engrav	457.06

*All qualifiers listed achieved at least \$200 in bonus totals.

Reinstatement Bonus

Total
\$29,319.85

February Bonus Qualifiers

Sami Mogannam	\$1,527.05	Benton Tong	\$451.77
Arthur Westergren	1,404.87	Harjeet Rana	440.37
Hank Gordon	1,276.53	Michael Fiorenza	412.14
Jason Beyer	919.59	Jodi MacPherson	403.59
Jose Sanchez	838.32	Alan Rosen	397.65
David Ackerman	770.07	Philip Prata	396.66
Balvino Cardoza	763.08	Robert Webb	383.70
Julie Wells	751.86	Maryna Danielian	372.00
Olaf Johnson	743.50	Terrence Wicks	367.28
Matt Pflueger	712.74	Deborah Anderson	344.01
David Jackson	710.37	Martha Souto	338.01
Carlo Bonifazi	700.49	Stephen Liberto	336.92
James Hurlburt	699.66	Anca Susan	333.23
John Bulecza	678.36	Lawrence Broniszewski	332.43
Yvonne Hernandez	675.88	Allan Gilbert	316.98
Lorena Barriere	603.84	Gloria Sanchez	310.32
Janette Meza	576.42	Greg Stewart	279.51
Al-Karim Walji	553.05	Earnest Loveless	263.04
Timothy Dawe	551.88	Rebecca Fischer	253.92
Jason Young	533.22	Bedis Kilani	235.44
Thomas Stewart	494.25	Rudi Camenzind	233.49
Ronald Friedlander	486.63		
Richard Fisk	482.70		
Lazarus Echeta	456.42		

*All qualifiers listed achieved at least \$200 in bonus totals.

Total
\$15,559.19

February Bonus Qualifiers

David Iriye	\$1,547.79	Michael Vasu	\$337.49
David Guzman	1,459.64	Lawrence Hauck	335.80
Dorian Oldham	1,202.02	Earle Harris	326.56
Steven Engrav	1,125.17	Volodymyr Derevyanny	309.74
Doreen Ryan-Foti	1,039.13	Harpreet Gujral	278.23
Brett Gryska	674.38	Jason Dickson	273.14
Mathew MacCannell	629.80	Tod Brown	270.65
Alex Gonzales	612.97	LaTonya Tucker	250.73
Elaina Bosco	608.60	Steven King	220.19
David Hausman	590.04		
Jim Bianchi	555.33		
Brett Gryska	529.16		
Cheryl Foti	472.19		
Steven Foti	374.64		
Majjargal Sukhbaatar	362.30		
Laura Fisher	350.83		

*All qualifiers listed achieved at least \$200 in bonus totals.

Public Relations Bonus

Total

\$42,267.66

Chuck Hill	\$6,943.00
Nadine Boudreault	6,863.13
Rona Spano	3,706.80
Rodney Statham	3,055.00
Al Wall	1,842.92
Brett Hulme	1,385.00
Alina Latinsky	1,381.50
Brenda DiSomma	1,271.75
Elizabeth Farm	1,269.98
Sara Thrailkille	1,191.25
Susan Gilbert	1,091.50
Robin Andrade	1,090.00
Lou Nell Busby	789.00
David Blaisdell	700.50
Lori Vaughn	621.90
James Lee	556.50
Taneilya Whitesell-Collins	405.00
Jenny Williams	385.50
Erica Dalager	355.00
Becky Cutler	352.50
Alexis Mathis	349.50
Randy Stockley	295.50
Casandra Robinson	294.00
Daryl Barnett	263.25
James Tasker	263.00
Manon Brulotte	261.38
Mary Hinterberger	259.75
Laurie Onasch	241.25
Krissa Hensley	212.50
Fran Christie	205.50
Sandra Johnson	202.50

JANUARY
FEBRUARY
MARCH
APRIL
MAY
JUNE
JULY
AUGUST
SEPTEMBER
OCTOBER
NOVEMBER
DECEMBER

*All qualifiers listed achieved at least \$200 in bonus totals.

Total \$371,590.09

February Bonus Qualifiers

Qualifier	Bonus
Lorenzo Lamelo	\$13,718.96
Harjeet Rana	8,860.77
Jim Bianchi	8,789.17
Sabrina Lloyd	8,380.06
Stephen Hill	8,000.17
Brett Gryska	6,284.63
David Guzman	5,535.23
Michael Vasu	5,172.12
Samuel Cohen	5,090.18
Robert Dunn	4,850.67
Cheryl Foti	4,536.68
Steven Engrav	4,264.16
Phillip Prata	4,049.29
Wayne Fader	4,014.69
Jeremy Welch	3,994.01
Desi Dimitrova	3,926.60
Joseph Moore	3,889.93
Bradley Weigand	3,881.62
Brian Allt	3,830.73
LaTonya Tucker	3,820.53
Dorian Oldham	3,522.56
Scott Hanna	3,467.69
Mathew MacCannell	3,190.02
Daniel Phares	3,159.82
David Melcher	3,128.32
Randy Teyssier	3,102.21
Laura Fisher	3,052.07
Alex Grakhov	3,025.86
Maxine Moody	3,011.29
Kenji Leonard	2,983.65
Richard Barbour	2,932.51
Byron Paz	2,918.63
Tracy Haden	2,896.48
Renee Jeffries	2,888.34
Moswen Taylor	2,864.48
Erin Moyer	2,832.47
Ryan Bisanz	2,817.86
Mitchell Duplantis	2,786.26
London Burnett	2,743.25
Mathew Mealey	2,596.60
Alex Gonzales	2,589.85
James Palmes	2,480.49
Patricia Lee	2,415.66
Michael LiBassi	2,389.04

Qualifier	Bonus
Michael Laramie	\$2,328.44
Sebastian Kazek	2,324.47
Emmanuel Villasenor	2,304.18
Diane Carrion	2,281.90
Steven King	2,270.14
Albert Thompson	2,224.49
Zachary Hart	2,125.70
Dennis Titcombe	2,076.05
Levar Morgan	2,050.39
David Hausman	2,004.21
Ronald Rivera	2,001.67
Nicholas Zangardi	1,979.11
Travis Moody	1,973.61
Tiffany Roland	1,926.21
Matthew Melhorn	1,838.54
Alberto Alcala	1,794.02
Gregory Engrav	1,765.32
Perquida Osborne	1,706.95
Brandon Teter	1,663.97
Maijargal Sukhbaatar	1,640.79
Marino Baca	1,631.28
Steven Foti	1,626.80
Jay Meyer	1,610.95
Michael Garrett	1,608.00
Curtis Proebstel	1,568.12
Stephen Bendure	1,455.03
Jason Mayer	1,432.29
Mark Bleier	1,412.00
Yvonne Brown	1,378.00
Peter LilaLilomaiaava	1,372.96
Lawrence Hauck	1,350.54
Francisco Perez	1,327.56
Steven DiChiaro	1,304.87
David Iriye	1,276.55
Kathryn Chaisson	1,269.28
James Cunningham	1,248.14
Joshua Riehl	1,189.64
Mark McClatchey	1,178.65
Robert Shafer	1,157.39
Michael van Delft	1,135.18
Earle Harris	1,133.66
Erik Graham	1,128.31
George Lahamedjian	1,126.60
Rosalie Zwicker	1,115.67

Qualifier	Bonus
Antoinette Yellock	\$1,114.11
Carmine Cupo	1,087.51
Kevin Desatnik	1,085.60
Tod Brown	1,071.62
Elaina Bosco	1,070.72
Reynaldo Singson	1,061.66
Timothy Clark	1,058.60
Rencel Jones	1,055.74
Jennifer Wehrle	1,053.16
Tyler Faligowski	1,049.89
Edward Rangel	1,016.59
Richard Sprigg	1,011.80
David Montgomery	1,011.71
Rodney Ward	1,011.46
DeMario Cooper	1,002.14
Christopher Stephens	997.34
Tim Schroeder	977.05
Averyll West-Washington	961.45
Todd Engelson	932.81
Christopher Jordan	928.23
Alvin Hagens	921.30
Jason Dickson	919.23
Brett Gryska	907.10
Christopher Williams	901.57
Paul Samra	892.75
Dale Kuntz	892.10
Michael O'Rourke	877.35
Ryan Tucker	860.54
Grant Sharp	852.21
Rufat Djangirov	847.97
William Chang	844.61
Robert Hughes	820.13
Atta Saleh	804.17
Steven Strong	799.22
Dawn McElwain	786.14
Bradly Larsen	783.71
David Thomas	781.02
Pamela Ladd	779.99
Patrick Duray	766.57
Michael McIntosh	754.15
Dustin Raaum	752.07
Mark Corkrean	750.78
Daniel Walton	748.40
Jason Taylor	747.00

BR Bonus

Qualifier	Bonus
Michael Sheets	\$746.18
Allan Gilbert	743.10
Sidney Hodgskiss	741.59
Kelvin McDiarmid	739.46
Josh Pearson	734.83
Raymond Risucci	718.42
Andrea Barenholtz	700.98
Jarrod Turner	696.91
Lamar Oliver	692.55
Daniel Kelly	690.27
Jason Young	686.35
Robert Kanaan	682.30
Norma Sauls	679.79
Natalie Linker	675.98
Deonica Culberson	667.96
Antonio Monica	662.15
Gillian Watson	644.17
Daniel Orr	642.98
Toby Potter	636.91
Ashley Hendsbee	634.35
Rory Crockford	632.63
Kristin Garramone-Hager	623.01
Aaron Gebke	622.00
Sanya Hudson	621.07
Aisake Otukolo	602.04
Matthew Gonzales	592.60
Derek Wiens	589.29
Robert Hearn	581.57
John Hancock	576.27
Patrick Stenglein	575.99
Jeremy Schultz	572.29
Flavia Brakling	564.05
Joseph Larsen	563.05
Katherine Georgiou	559.81
Rebecca Klebsch	556.63
Jeremy Riehl	551.82
Taneshia Solomon	546.10
Louis Paganucci	545.25
Aaron Burke	535.75
Clifford Mekelburg	534.92
Dewey Lewis	532.22
Gabriel Feldmann	528.22
Robert Hamilton	524.83
Josh Killian	519.27

Qualifier	Bonus
David Solomonov	\$511.43
Mary Attie	510.95
Cindy Craven	505.77
Natalie Soboleva	495.78
Kenneth Greer	490.01
David Garbarskiy	486.82
Claudia Zavala	482.82
Fialelei Naititi	461.77
Anthony Balsano	461.12
Daven Hermosura	458.95
Aubrey Surreal	457.62
Ryan Vopat	457.44
Jimmy Tchen	452.81
Sara Welch	448.53
John McCreary	432.96
Vanessa Garcia	426.25
Elizabeth Cazares	421.80
Jamison Weatherspoon	421.66
David Wang	421.11
David Kearns	419.07
Henry Getty	418.91
Jason Ocean	414.81
Richard Correa	409.05
Benham Halali	407.84
Nikki Woods	406.04
Herbert Adams	404.96
Sarah Riley	397.94
Travis Brock	395.05
Dichita Warren	392.93
Jackie Alston	391.39
Daniel Davidson	386.72
Stephen Jubrey	386.56
Corey Carbon	375.46
Amanda Tenorio	373.25
Kurtis Ross	372.09
Charles Hutchins	368.59
Gevorg Yanukyan	363.56
Andrew Skarka	355.56
Gary Van Ert	353.48
Volodymyr Derevyanyy	352.65
Nicholas Engrav	351.52
Evan Holzhauser	331.55
David Ramirez	327.86
Nelson Scott	327.43

Qualifier	Bonus
Martin McCarthy	\$317.38
Jason Harris	314.64
Brian Fernandez	309.20
Julianna Jones	304.45
Selina Asiata	302.43
Agatha Safford	298.65
Milton Garlick	294.70
Michael Marion	293.99
John Szoka	292.17
Stefan Johannsson	290.93
Joshua Goodman	288.63
Timothy Matteson	286.59
Matthew Davis	285.73
Matt Pflueger	279.17
Tibor Simon	277.52
Alan Silverman	277.37
James Charron	270.04
Amanda Guthery	269.31
Michael Zorn	267.32
Brian Balch	265.95
Bonnie Williams	258.70
Brian Morse	253.66
Rachel Arenas	252.04
Michael Sakiewicz	250.16
Danielle Jankowski	249.95
Brandon Davis	237.58
Richard Davis	235.06
Curt Snow	234.15
Beth Snow	231.99
Harpreet Gujral	229.37
Zeve Katz	228.85
Joanne Marks	228.54
Raphael Bouchereau	228.33
John Atsyor	226.58
Justin Germany	226.25
David Sandoval	225.64
Ronald Friedlander	211.64
Lloyd Sorrell	202.99

*All qualifiers listed achieved at least \$200 in bonus totals.

New Agent Bonus

Total \$487,914.45

QUALIFIER	BONUS*
Roghie Hassanloo	\$3,661.38
I-Perfection Harris	3,243.01
Maifea Fetu	3,030.53
Jamison Weatherspoon	2,971.54
Maritza Argueta	2,617.26
Shaelagh Legus	2,423.36
Charles Zwicker	2,250.68
Lee Jeffers	2,225.07
Pat Madsen	2,113.01
Kent Zadko	2,052.76
Darron Hacker	2,033.16
Natalie Lloyd	2,024.17
Katherine Wright	1,991.79
Hsing Hsu	1,927.97
Brent Leathers	1,896.39
Sosaia Havili	1,889.14
Mario Chavez	1,838.89
Tami Dixon	1,809.78
Ala Awad	1,805.71
Haoyu Xu	1,696.76
Damien Cameron	1,674.19
Aaron Schroeder	1,638.44
Brendan Boyle	1,624.61
Babak Zadeh	1,620.59
Ulufafo Tauai	1,598.97
Arlene Grosso	1,598.42
William Edwards	1,587.26
Lute Havili	1,571.91
Naketoa Talagi	1,546.84
Mickey Flinn	1,535.22
Alicia Pineau	1,531.99
Stefanie Cao	1,522.47
Daniel Walton	1,511.32
Brock Graff	1,504.12
Timothy Palmer	1,502.44
Clifford Mekelburg	1,500.34
Shawn James	1,496.76
Lisa Carman	1,491.08
Robert Vincent	1,488.96
Michael Thomas	1,460.81
William Walter	1,455.13
Marshan Johnson	1,453.09
Collin Germann	1,438.95
Peter Raymond	1,435.50
Virginia Sibley	1,423.24
Timothy Matteson	1,414.71
Cassandra Gordon	1,412.36
Tevita Lisiate	1,383.90
Michael Yoxheimer	1,378.18
Gail Arundale	1,377.61
Kyle Crawshaw	1,364.58
Amy Shui	1,363.77
Scott English	1,355.77
Erik Costello	1,353.19
Jason Beyer	1,345.49
Ane Taateo	1,345.25
Martin McCarthy	1,344.44
Marvin Schoenherr	1,333.58
Jason Ocean	1,326.45
Amy Buskas	1,324.95
Danielle Jankowski	1,324.45
James Whitesell	1,323.82
Brian Mansell	1,321.87
Nathaniel Gagum	1,320.30
Antonio Monica	1,316.34
Stephen Jubrey	1,311.75
Matthew Krapfl	1,310.93
Elizabeth Cox	1,310.41
Alexey Kalinin	1,300.28
Terrence Wicks	1,297.58
Catherine Minor	1,291.16
Andrea Sayson	1,278.92

QUALIFIER	BONUS*
Mark Poirier	\$1,265.28
Johnathon Bunch	1,252.61
David Popowitz	1,245.62
Richard Pasternack	1,243.67
Brian Courtney	1,241.04
Heidi DeMont	1,237.86
Trimonte Rolle	1,237.01
Erin O'Rourke	1,215.24
Ramin Maghsoud	1,203.55
Teuia Nauma	1,201.49
Nicole Shelton	1,184.80
Matthew Lukesh	1,175.82
Robert Slocum	1,173.43
Charles Hutchins	1,165.49
Angela Chambers	1,163.99
Dmitriy Kagan	1,157.92
Ivan Rodriguez	1,156.06
Ryan McIntosh	1,149.09
Karen Sessing	1,148.33
Thomas Drummey	1,142.03
Donald Johnson	1,141.95
Lauren Andrews	1,139.93
Carter Williams	1,139.64
Gary Van Ert	1,122.95
Jeffrey Falardeau	1,120.94
Kasali Kotun	1,120.17
Kaysha Riley	1,119.12
Kerri Whalen	1,118.51
Sita Pereira	1,114.37
Vance Bosch	1,113.77
Robert Drake	1,111.11
Victor Rodos	1,106.09
Denise Shaw	1,103.12
Jules Van Schelt	1,096.67
Aisha Baxter	1,095.22
Laurie Quinn	1,091.18
Ronald Guevara	1,089.16
Edward Harris	1,084.78
Michael Rice	1,083.25
Theresa Kriel	1,083.08
Tyler Lemon	1,081.81
Stacy Taylor	1,079.53
Yvonne Brown	1,079.07
John Manarte	1,074.68
Jennifer Doyle	1,062.11
Christina Campos	1,059.02
Melissa Schroeder	1,053.77
Jermaine Johnson	1,047.55
Brian Sundberg	1,038.58
Katie Chase	1,032.11
Sabrina Salewski	1,028.99
Christian Chenier	1,014.41
Maria Greene	1,010.41
Sarai Castanon	1,003.02
Fialelei Naititi	1,001.07
Kacie Fleming	995.96
Melissa McCall	995.66
Jacqueline Austin	995.10
Damien Cannaday	992.69
David Aronovich	989.41
Filipo Havili	988.17
Joshua Stankovich	987.57
Daniel Scoggins	986.69
Sonia Marin	980.86
James Kelly	972.87
Timothy McCready	965.35
Timothy Watson	964.74
Brandon Kissinger	963.39
Kristin Henry	963.13
Bill Duncan	961.93
Danielle Mitwasi	958.92
Telly Wilson	958.81

QUALIFIER	BONUS*
Darryl Jones	\$958.05
Michael Black	956.75
Adam Ellis	951.26
Peggy Zanowick	950.23
Edward Rangel	947.15
Ivoni Amato	945.71
Timothy Velky	941.51
Frederick Greene	937.22
Donnell Lee	937.14
Leonard Harris	935.91
Ashley Whitehouse	935.24
Duane Robertson	928.65
John Velisek	925.03
Guerriero Fabiani	923.96
Kirk Alexander	923.23
Michael Weeder	915.88
John Harrison	914.21
Troy Burgin	912.67
Sheila Albitre	910.44
Dick Nakatani	906.50
John Serrano	903.90
Aaron Gebke	899.40
Jeremy Gray	897.98
Edward Bernard	894.30
Norman Hightower	893.44
Brian Resnik	892.99
Lola Tatum	888.58
Kurtis Ross	882.37
Melne Lewis	879.99
Dart Brown	878.07
Adam Shusheski	876.51
Amber McGowan	875.80
Taneshia Solomon	874.44
Sharon Joseph	873.39
Christopher Feiner	869.02
Shawn Walker	865.62
David Saez	861.88
James May	861.14
Christina Lanzer	859.49
Daniel Machowski	853.98
Daniel Valenzuela	852.43
Steven D'Andrea	852.20
Benjamin Papp	851.78
Chad Derrick	850.60
Anthony Paradiso	850.28
Sheryl Patterson	849.32
Andrew Brinkmeyer	843.28
Eric Zweifel	842.68
Athar Sheikh	838.07
John Michel	835.05
Michael Rome	833.74
Daniel Burnell	833.21
Ofa Hausia	831.72
Andrew Petersen	829.61
Salvatore Gallo	825.78
Kevin Ishikane	823.21
Jeremy Engrav	822.68
Francisco Bello Leon	821.74
Blossom Fedoruk	821.14
Alba Wandurraga	819.23
Marvin Covington	816.16
John Gawinski	815.80
Marisa Willgruber	815.03
Clayton Burkhart	814.21
Keith Drakeford	810.13
Reynaldo Singson	809.84
Tahina Richards	808.88
Dwight Carr	805.59
Marlon Edwards	799.70
David Zeglinski	798.87
John Slapnick	797.08
James Brothers	796.97

New Agent Bonus

QUALIFIER	BONUS*
Jackie Alston	\$796.11
Shane Wallman	793.03
Raymond Appleberry	790.08
Mark Atkinson	786.38
David Engelson	785.75
Elizabeth Cazares	779.81
Carmen Johnston	775.63
Anca Susan	775.05
Andries Visagie	770.68
Thurmond Rogers	767.59
Ian Aiken	767.45
Brittany Smart	763.36
Brian Wolchok	757.26
John Helmuth	751.92
Maryna Danielian	748.63
Rasha Worthington-White	747.54
Jose Cruz	746.49
Jermaine Gunter	744.54
Brian Tittermary	739.86
Detreia Glover	739.55
Curtis Hostman	737.10
Joseph Costantini	736.65
Norma Alvarez-Phelps	736.39
Richard Manua	733.72
Tracey Dugan	733.10
Mele Mailangi	732.81
Juan Cardona	731.22
Keith Smith	731.09
Alfonso Garcia	730.99
Erica Cassavaugh	720.06
Charles McMain	717.25
Brian Stevenson	717.09
Kodi Palmer	716.45
Henry Getty	712.58
James Keenan	710.65
Marlin McKinney	709.28
Brett McCoy	707.06
Amanda Luchtenburg	706.94
Dennis Samuels	703.46
Jefferson Ardila	699.59
Gregory Bogosian	699.28
Robert Granzow	699.27
Shaun Sideris	697.97
Dan Colton	696.97
Jason Hollingsworth	696.80
Hsiaohsuan Li	696.11
Dichita Warren	691.75
Mack Metuli Gray	691.53
Jerry Kust	689.69
Donald Cord	688.48
David Carr	686.72
Jun Ma	684.03
Daniel Griffin	683.76
Jeremy Rogers	674.91
Eric Allison	673.56
Gina Congi	671.93
Devin Zellars	670.08
Jocelyn Dirgo	667.70
Angelica Gallardo	664.49
Milton Smith	661.81
Jaclyn Sage	661.45
John Hollins	660.68
Jimmy Tchen	656.89
Darryl Washington	656.41
James McLagan	651.99
Jonathan Davila	651.54
Cole Stukenholtz	649.80
Albert Kunsman	648.06
Mariana Time	647.20
Mark Budey	647.05
Jamie Zeigler	646.53
Zachary Wesseling	646.19
Todd Mileti	645.33
Zdravko Stoyanov	644.82
John Van Buren	642.13
Malia Li	640.35
Lamar Oliver	638.37
John Fargot	627.30

QUALIFIER	BONUS*
Michael Lockhart	\$626.64
Blake Higuchi	622.41
Zenobia Stanton	621.05
Jarrod Turner	618.73
Rondi Cook	618.21
Sharnitha King	616.49
Kevin Yakowich	614.70
Darcie Crotteau	614.43
Kevin Holtz	612.04
Daniel Dummer	610.54
Justin Wilson	610.24
Jake Sheridan	608.68
Brandon Belisle-LaMoureux	608.34
Adam Schacter	608.29
Jason Marlow	606.58
Michael Riebel	606.23
Daniel Jones	605.14
Tomynda Liddell	604.35
Leslie Willmon	603.87
Maria Thlang	603.15
Jennifer Mitchell	603.15
Amanda Guthery	601.44
Allen Kirk	599.00
Kesaia Savini	598.61
Darrell Simpkins	595.80
Dale Meyer	595.45
Nedelka McLean	595.11
Christa Sullivan	595.04
Loralee Vasquez	594.20
Howard Anderson	590.29
Eileen Moss	589.97
Mary Chastity Daquigan	589.77
Sydneshia Pennie	588.43
Talonda Davis	585.09
Andrew Whitley	582.73
Dustin Klingebiel	580.48
Nellie Whittaker	580.21
Aseneth Meza	579.61
Brandin Foes	576.17
Richard Ratterree	574.40
Sylvia Martinez	573.13
Ngatokorua Alofa	572.06
James Green	571.38
Andrew Streiff	569.52
Godlove Mbah	567.95
Alberto Alcalá	562.87
Nicholas Dwyer	562.53
Marchon Tatmon	561.55
Lance Martin	560.43
David Mellies	558.52
William Collins	558.33
Kristen Jackson	556.95
Josiah Burton	552.49
Paula Prose	550.65
David Da Rosa	547.43
Shameeka Pearson	544.95
Christopher Brooks	541.41
Ryan Whorley	538.44
Kami DeRosier	537.38
Craig Beck	537.07
Sabrina Chandler	536.54
Matthew Smith	536.15
Molly Bach	535.54
Robert Hearn	533.04
Candace Emmerson	532.16
Amanda Niss	530.03
Dorothy Henkel	521.54
Mark Beckford	520.32
Tanis Moulden	518.25
Debra Bell	517.83
Frank Lewis	514.17
Aeriel Fitzgerald	513.66
Robert Decker	510.02
Kenneth Greer	506.68
Tyler Reed	505.90
Mikko Paavola	505.48
Jeffrey Cuddeback	503.49
Christina Lenoir	502.12

QUALIFIER	BONUS*
Clifton Horton	\$500.55
John Glennon	500.36
Shaun McDonald	499.47
Flavia Brakling	497.62
Michael Camara	497.07
Kimberly Beggs	496.79
Ryan O'Donnell	493.20
Brendan Sheehan	492.24
Krishnamurthy Ramakrishna	492.01
Jennifer Armijo	490.97
Teamohaere Meroiti	490.64
Lawrence Wolff	489.92
John Olson	487.50
Brett Burlingame	486.77
Stephane Piche	485.69
Christopher Adams	484.75
Bridget Wilson	483.61
Manuel Karasimonyan	482.08
Oleksiy Kuznetsov	481.36
Cherry Clarke	480.65
Jeffrey Dugan	479.57
Moussa Cissoko	478.26
Andrew McParlan	474.43
Brian Carradus	473.14
Marcella Medeiros	470.48
Craig Adams	469.89
John Szoka	463.02
Gregory Myers	462.22
Anthony Theriault	461.61
Douglas Nowlin	460.40
Violetta Sochka	459.95
Tiffany McCray	457.81
Robert Willis	455.57
Leigh Mackay	453.16
Debbie Romero	452.04
Timothy Gray	448.92
Dana Beveridge	447.27
Jesse Hinkley	439.68
Wilfredo Figueroa	439.01
Omar Syed	436.46
Ryan Greene	435.33
Richard Sprigg	434.79
Marsha Wignall	433.77
Ashley Preciado	433.75
Adrienne Terry	432.68
Sheila Arnold	430.76
William Buckenmeyer	430.65
Scott Smaltz	430.62
Kelly Irwin	430.26
Daniel Eggers	423.79
Stacie Jones	423.03
Sharonda Moses	421.80
Brian Balch	421.06
David Clarke	417.34
Tiffany Mambery	415.33
Castiria Infante	413.03
Brent Morrissey	412.91
Sundeep Grewal	412.03
Angela Miller	411.97
Andrew Kutcher	411.46
Zeve Katz	410.12
Alfredo Ramirez	409.27
Emelda Rosales	407.45
Sanya Hudson	406.96
Kyle Reed	406.66
Kate VerHelst	406.42
Kristin Garramone-Hager	405.91
Afioga Vailea Saulala	405.51
Carla Mejia	403.47
Tracy Holden	400.88
Meuy Saelee	400.18
Lee van Delft	399.32
Kathryne Behm	395.55
David Hollis	394.12
Matthew Glisson	393.87
Kathryn Dickens	387.72
David Walton	385.48
James Hobgood	384.28

New Agent Bonus

QUALIFIER	BONUS*
Michael Ellis	\$383.83
Autumn Hickey	383.32
Gevorg Yanukyan	383.02
Edward Shannon	382.40
Tin Nguyen	382.02
Samuel Styve	381.85
Frank Rojas	381.75
Michael Romeo	381.28
John Tate	380.89
Norma Jones	380.67
Karen Glastetter	379.71
Jonathan Butler	378.35
Sarah Malekyar	377.72
Marcus Stengel	377.40
Charlotte Slater	377.15
Crystal Bobay	376.38
Andrew Driscoll	375.36
Sarah Frost	375.22
Marcus Herald	375.01
Scott Coutcher	374.55
Sara Wilson	372.76
Harpreet Bassi	372.05
Kyle Marano	369.66
Adam Dziak	369.53
Lura Diaz	366.61
Julia Beatty	365.29
Daniel Watson	364.41
Andrew Massey	364.20
Christopher Halloran	362.52
Julie Hallgren	361.72
Linette Solano	361.47
Angela Coleman	360.80
Joshua Berns	360.36
Fotofili Namoa	358.82
Michael Jones	355.76
Misty Borman	355.18
Stanley Blind	353.96
Andromeda McClenahan	353.68
Chuck Tan	352.87
Lanajo Wagnon	351.17
Andrew Reynard	350.19
Joseph Seeker	349.72
Christopher Hittner	349.67
Jessica Mejza	348.53
Kevin Smith	348.27
Charles Mickens	347.62
Joan Giron	347.00
Matthew Dolimpio	345.44
Jason Bianco	344.82
Frank Mangus	341.06
Herbert White	338.10
Nicholas Lorence	337.43
Benton Tong	337.24
Lolohea Fiefia	336.70
Larry Pereiro	335.95
Felix Berger	335.36
Shashank Hedao	335.14
Andrea Turnage	334.75
Anais Fernandez	331.34
Beverly Brooks	330.57
Matt Wyss	330.54
Jang Kim	330.06
Michael Antognoli	328.96
Vanz Council	328.74
Shafiq Afzal	327.63
Wei Chen	327.41
Keith Green	322.38
Troy Taylor	321.62
Curtis Craft	321.26
Maria Puru	320.63
Lorie Keller	319.60
Villsoni Mafileo	315.97
Daniel Storm	314.62
Kari Vanat	313.24
Debbie Bishop	312.97

QUALIFIER	BONUS*
Yolanda Pelayo	\$312.69
Frank Kolligian	311.97
Kurt Smith	310.52
Andrew Skarka	310.14
Terry Knudson	309.00
Shelly Vilsaint	308.84
Kenneth Ligon	308.73
Erin Moyer	307.13
Lawrence Willhite	307.06
Daniel Dominguez	306.02
Edward Rivers	305.86
Timothy Keene	305.31
Wade Massey	305.16
Joshua Ardelean	303.77
George Rumble	302.91
Kenneth Dezman	302.47
Vanessa Garcia	302.14
Andrew Pacifico	301.98
Eugene Newsome	301.30
Jonathan Chartrand	300.64
Gemayel Cowser	299.67
Jerry Marion	299.12
Lili Toumolupe	298.17
Lance Hood	296.50
Juliya Purington	296.15
Deana Wilson	293.59
Pariss Reese	293.45
Michael Solomona	289.76
Todd Rothfuss	289.74
Otis Frazier	289.46
Jarred Jones	287.55
Jason Deskin	285.62
Uchenna Asika	284.85
Shawn Yarbrough	281.87
Carolyn Gass	280.82
Ryan LeBaron	280.50
Mary Attie	276.72
Jessica Chancey-Higginbotham	276.38
Sarah Riley	273.23
Alek Auxier	271.03
Nina Edmonds	270.88
Adrian Colin	270.36
Mike Argersinger	270.04
Estela Rincon	269.21
Stacey Woligroski	268.40
Mark Myles	265.35
Gregory McMeckan	263.32
Edward Geiger	263.14
Brenda Combs-Hunke	262.80
Charles Schuetz	261.52
Darryl Anant	259.48
Derek Wiens	259.00
Dewey Lewis	256.32
Jason South	255.64
Linda Sapien	253.77
Micah Jordan	253.55
Bradly Larsen	252.87
Cynthia Romero	252.70
Roshelle Ruffin	252.40
Cassandra Bush	251.52
Alexey Shakirov	251.28
James Jarmon	250.65
William Coleman-Pender	249.36
Eric Hamlar	248.79
Christopher Mackin	248.14
Travis Brown	246.20
Lenard Walker	245.10
Alanna Saddler	244.63
Kevin Richard	243.90
Anthony Pereira	243.61
Kirk Tubbs	242.72
Vera Grant	242.67
Matthew Travers	241.37
Melanie Harvey	240.96
Daniel Kelly	239.41

QUALIFIER	BONUS*
Jessica Kemp	\$238.25
Kimiora Roi	237.88
Brett Bergman	237.68
Keith Kirchner	236.40
Karuna Bhatia	235.84
Quintin McDonald	235.41
Ukaya McGee	235.24
Jeffrey Hagan	235.22
Jose Gonzalez	234.85
Norma Sauls	234.75
Joanne Dragotta	234.48
Thomas Baeurich	234.33
Paul Terpening	233.49
Cara DeFiore	232.63
Lilieta Funaki	231.77
Mary Roadruck	228.99
Carl Headley	228.78
Sei Tarte	228.38
Andre Christie	227.12
Sue Wood	226.15
Brad Kersey	225.64
Matthew Goode	223.71
Nicole Fitts	223.71
James Williams	223.20
Silvia Ortiz	222.34
Randall Dority	222.25
Charles Byrd	221.38
Mark Sowten	221.10
Albert Thompson	220.79
Sandy Shim	220.68
Dan Sveda	220.32
Robert Garcia	219.84
Ronald Cappelli	219.84
Alfredo Salazar	219.33
Teatu Fusi	218.35
Jesse Moreno	217.71
Rodolfo Garcia	217.58
Seth McKelvey	217.27
Michael Pett	215.89
Monica Boulanger	215.87
Chul Kim	214.88
Adam Johnston	214.27
Stacha Straight	213.88
Christina Turner	212.88
Johan Henriksbo	212.76
Milton Garlick	212.48
James Schultheis	212.13
Tanu Duseigneur	210.84
Kevin Brzezinski	210.70
Palolo Pereira	210.69
Bennie Jones	210.58
Kevin Coleman	209.62
Mina Afu	208.69
Norman Shanor	208.25
Armando Arriola	207.45
Valanda McLain	207.29
Arthur Lee	205.91
Amanda Dubose	205.80
John Wagner	205.43
Linda White	205.21
Jesse Sharp	203.50
Cody Christian	202.97
Matthew Dean	202.10
Landon Yamishiro	201.92
Jodi Smith	201.82
Alexander Gray	201.18
Erin Ralph	200.90

*All qualifiers listed achieved at least \$200 in bonus totals.

